

September 28, 2009

Christina Latta Henry Seattle Debt Law LLC 705 2nd Ave. Ste 501 Seattle, WA 98104

Loan Number: 9-13671 (FC3)

Mortgagor Last Name: MASANGKAY

Property Address: 409 MAPLE AVENUE N W, RENTON, WA 98055

Dear Ms. Henry:

After reviewing your clients request for loan workout, we have determined that they would qualify for assistance.

Please review the terms below with your client and obtain court approval to proceed. The terms below are subject to change and are good for 30 days from the date of this letter. Please provide a response if you accept these terms within 10 business days from the date of this letter. Upon receipt of the documentation reflecting court approval, the document will be forwarded to your client for signature.

CUSTOMER IS PREQUALIFIED FOR A LOAN MODIFICATION WITH THE FOLLOWING TERMS:

FIRST PAYMENT DUE: December 1, 2009

TOTAL CONTRIBUTION REQUIRED IS: \$1,500.00

NEW PB: \$214,029.17

NEW INTEREST RATE: 5.2000%

NEW TERM: 180

NEW MATURITY DATE: Friday, November 01, 2024

NEW P and I: \$1,714.91 NEW ESCROW: \$0.00 NEW PITI: \$1,714.91

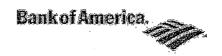
Please be advised no adjustments or modifications will be completed without court approval.

If you have any further questions, please contact me directly at 716.635.2792.

Sincerely.

Brenda Washington

Bankruptcy Department



September 28, 2009

RODOLFO MASANGKAY 409 MAPLE AVENUE N W RENTON, WA 98055

Loan Number:

7027548762

Case Number:

9-13671 (FC3)

Property Address: 409 MAPLE AVENUE N W

RENTON, WA 98055

Dear Mr. MASANGKAY

Enclosed please find a copy of the letter sent to the attorney we have on record, as representing you in the above-referenced bankruptcy case. If you are representing yourself, you will receive an original letter via certified mail as well.

If you have any further questions, please contact me directly at 716.635.2792.

Sincerely,

Brenda Washington

Bankruptcy Department

Brenda Washington